

B25C (Official Form 25C) (12/08)

United States Bankruptcy Court  
Northern District of Georgia

In re 6420 Roswell Road Inc.

Debtor(s)

Case No. 17-56753

Chapter 11

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: December  
Line of Business Bar Restaurant

Date Filed: January 30, 2018  
NAISC Code: 722440

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:

/s/ Harry J. Freese

ORIGINAL SIGNATURE OF RESPONSIBLE PARTY

6420 Roswell Road Inc.

PRINTED NAME OF RESPONSIBLE PARTY

QUESTIONNAIRE: (All questions to be answered on behalf of the debtor.)

	YES	NO
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☒ ☐

**B25C (Official Form 25C) (12/08) - Cont.**

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

*(Exhibit A)*

**INCOME**

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL INCOME** \$ 94,394.30

**SUMMARY OF CASH ON HAND**

Cash on Hand at Start of Month \$ 34,916.86

Cash on Hand at End of Month \$ 10,485.05

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ N/A

*(Exhibit B)*

**EXPENSES**

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL EXPENSES** \$ (117,150.41)

*(Exhibit C)*

**CASH PROFIT**

INCOME FOR THE MONTH *(TOTAL FROM EXHIBIT B)* \$ 94,394.30

EXPENSES FOR THE MONTH *(TOTAL FROM EXHIBIT C)* \$ (117,150.41)

*(Subtract Line C from Line B)* **CASH PROFIT FOR THE MONTH** \$ (22,756.11)

**UNPAID BILLS**

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL PAYABLES** \$ 0

*(Exhibit D)*

**MONEY OWED TO YOU**

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL RECEIVABLES** \$ 0

*(Exhibit E)*

**BANKING INFORMATION**

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

**EMPLOYEES**

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?	28
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?	28

**PROFESSIONAL FEES***BANKRUPTCY RELATED:*

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ 0
--	------

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ 2,340
--	----------

*NON-BANKRUPTCY RELATED:*

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ 0
--	------

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ 0
--	------

**PROJECTIONS**

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	<u>Projected</u>	<u>Actual</u>	<u>Difference</u>
INCOME	\$ 110,150	\$ 94,394.30	\$ 15,755.70
EXPENSES	\$ (105,750)	\$ (117,150.41)	\$ (11,400.41)
CASH PROFIT	\$ 4,400	\$ (22,756.11)	\$ 27,156.11

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 123,160
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ (116,560)
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 6,600

**ADDITIONAL INFORMATION**

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

**Income Statement**  
**6420 Roswell Rd**  
**For the month ended 31 December 2017**

	Dec-17	Nov-17	Oct-17	Sep-17	Aug-17	Jul-17	Jun-17	May-17	Apr-17	Mar-17	Feb-17	Jan-17	YTD
<b>Revenue</b>													
Beer Sale	21,393.04	18,711.83	20,049.19	20,279.35	21,264.04	18,860.75	20,475.70	18,700.93	18,923.36	17,957.01	13,944.86	13,690.65	224,250.71
Cigarette Machine Funds	-	-	-	-	239.00	-	-	-	-	-	-	109.50	348.50
Door, Parking, Rent	16,230.00	31,329.00	20,893.00	28,164.30	25,407.00	20,402.00	24,656.00	22,280.00	19,609.00	32,425.00	13,885.00	11,176.15	266,456.45
Food Sales	4,818.77	5,849.93	6,942.92	5,563.81	7,244.78	6,527.10	7,191.12	6,968.46	6,541.59	5,962.62	5,098.13	5,152.10	73,861.33
Income From ATM	3,650.60	3,331.40	3,501.15	3,716.05	3,582.35	2,899.85	5,806.25	-	-	2,782.60	2,252.00	2,157.50	33,679.75
Liquor Sales	26,820.77	25,836.57	26,706.09	25,648.76	27,231.15	28,176.36	26,932.73	29,153.64	24,519.09	23,985.45	20,878.18	19,276.36	305,165.15
Tip Income	8,644.00	6,681.31	8,374.00	9,007.50	7,419.10	7,327.00	10,526.90	7,477.20	7,373.50	7,893.50	5,759.43	6,097.50	92,580.94
Wine Sales	12,837.12	16,936.56	19,404.18	19,424.59	17,483.99	16,075.70	16,265.42	16,570.09	15,856.07	21,268.22	13,942.99	14,688.79	200,753.72
<b>Total Revenue</b>	<b>94,394.30</b>	<b>108,676.60</b>	<b>105,870.53</b>	<b>111,804.36</b>	<b>109,871.41</b>	<b>100,268.76</b>	<b>111,854.12</b>	<b>101,150.32</b>	<b>92,822.61</b>	<b>112,274.40</b>	<b>75,760.59</b>	<b>72,348.55</b>	<b>1,197,096.55</b>
<b>Less Cost of Sales</b>													
Food Purchases	2,338.89	2,710.62	2,488.81	2,341.73	2,499.88	2,279.70	2,458.27	2,486.90	1,675.65	1,999.62	1,836.82	2,027.70	27,144.59
Merchant Account Fees	1,376.61	1,278.22	1,585.77	1,358.30	1,302.62	1,121.54	1,408.96	987.32	1,834.74	935.91	1,850.94	964.00	16,004.93
Restaurant Supplies	23,419.15	14,090.45	17,228.31	19,636.77	18,465.38	16,516.28	18,118.48	13,964.64	13,493.77	17,490.85	8,559.57	6,091.10	187,074.75
Supplies	1,981.35	2,221.40	2,335.98	1,965.84	1,699.61	1,617.31	2,011.19	1,417.67	1,096.66	1,445.64	1,179.43	2,997.65	21,969.73
Tip Expenses	8,644.00	6,681.31	8,374.00	9,007.50	7,419.10	7,327.00	10,526.90	7,477.20	7,373.50	7,893.50	5,759.43	6,097.50	92,580.94
<b>Total Cost of Sales</b>	<b>37,760.00</b>	<b>26,982.00</b>	<b>32,012.87</b>	<b>34,310.14</b>	<b>31,386.59</b>	<b>28,861.83</b>	<b>34,523.80</b>	<b>26,333.73</b>	<b>25,474.32</b>	<b>29,765.52</b>	<b>19,186.19</b>	<b>18,177.95</b>	<b>344,774.94</b>
<b>Gross Profit</b>	<b>56,634.30</b>	<b>81,694.60</b>	<b>73,857.66</b>	<b>77,494.22</b>	<b>78,484.82</b>	<b>71,406.93</b>	<b>77,330.32</b>	<b>74,816.59</b>	<b>67,348.29</b>	<b>82,508.88</b>	<b>56,574.40</b>	<b>54,170.60</b>	<b>852,321.61</b>
<b>Operating Income / (Loss)</b>	<b>56,634.30</b>	<b>81,694.60</b>	<b>73,857.66</b>	<b>77,494.22</b>	<b>78,484.82</b>	<b>71,406.93</b>	<b>77,330.32</b>	<b>74,816.59</b>	<b>67,348.29</b>	<b>82,508.88</b>	<b>56,574.40</b>	<b>54,170.60</b>	<b>852,321.61</b>
<b>Other Income and Expense</b>													
Accounting	(2,475.00)	(1,450.00)	-	-	-	-	-	-	(1,250.00)	(1,250.00)	(625.00)	(625.00)	(7,675.00)
Bank Service Charges	(202.20)	(174.00)	(196.80)	(202.20)	(190.40)	(150.60)	(69.70)	(288.25)	(180.90)	(163.70)	(111.45)	(198.45)	(2,128.65)
Cable TV/Internet	-	(1,015.38)	-	(502.73)	(2,025.62)	-	(500.57)	(1,014.74)	-	(1,019.46)	-	-	(6,078.50)
Contract Labor	(3,056.00)	(345.00)	(685.00)	(866.00)	(128.00)	(1,173.00)	(612.00)	(1,071.00)	(504.00)	(5,583.00)	(2,361.00)	(2,615.00)	(18,999.00)
Contract Service	-	-	-	-	-	(12.61)	-	(721.16)	(500.00)	(1,000.00)	-	-	(2,233.77)
Credit Card Fee	-	(55.15)	(35.20)	(35.20)	(75.10)	(35.20)	-	(75.10)	(470.34)	(80.15)	(53.90)	(10.00)	(925.34)
Depreciation Expense	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(8,400.00)
Dues and Subscription	-	-	-	(60.00)	-	-	-	-	-	-	-	-	(60.00)
Garbage/Trash	-	(897.00)	(3,347.00)	(1,097.00)	(1,081.70)	(1,081.70)	(1,081.70)	(1,081.70)	(2,250.00)	(2,163.40)	-	(1,081.70)	(15,162.90)
Ground Transportation	(404.80)	(282.00)	(232.84)	(392.00)	(254.00)	(154.76)	(1,710.98)	(317.96)	(150.00)	(1,354.64)	(630.00)	(665.00)	(6,548.98)
Insurance Expense	(3,132.65)	(9,265.70)	(15,726.88)	(1,202.30)	(14,335.10)	(16,400.27)	(11,450.10)	(9,246.80)	(4,531.21)	(9,480.14)	(8,529.98)	(8,249.06)	(111,550.19)
Janitorial Expenses	(2,000.00)	(1,600.00)	(1,600.00)	(2,000.00)	(1,620.00)	(1,600.00)	(2,040.00)	(1,630.00)	(1,600.00)	(1,600.00)	(800.00)	(1,600.00)	(19,690.00)
Legal Expenses	(6,183.66)	-	(1,625.00)	-	(1,625.00)	(325.00)	(380.00)	-	-	-	(500.00)	-	(10,638.66)
Licenses & Permit	(550.00)	(385.00)	(1,045.00)	(440.00)	(935.00)	(645.00)	(550.00)	(770.00)	(495.00)	(660.00)	(495.00)	(1,300.00)	(8,270.00)
Licensing Fees	(151.50)	-	-	-	-	-	-	-	-	-	-	-	(151.50)
Office Supplies	(33.45)	(396.58)	(253.91)	(143.73)	-	(270.59)	-	(236.53)	(160.81)	(157.33)	(608.10)	(80.41)	(2,341.44)
Officer Salary	(9,000.00)	(7,200.00)	(7,200.00)	(9,000.00)	(7,200.00)	(7,200.00)	(9,000.00)	(7,200.00)	(7,200.00)	(9,000.00)	(7,200.00)	(7,200.00)	(93,600.00)
Payroll Service Expenses	(849.66)	(837.77)	(1,151.28)	(754.25)	(830.29)	(1,091.50)	(892.62)	(1,160.94)	(826.57)	(792.38)	(810.26)	(1,669.15)	(11,666.67)
Pest Control	-	-	-	-	-	-	-	(141.00)	-	(207.00)	(238.00)	(111.00)	(697.00)
Rent Expense	(12,725.57)	(12,725.57)	(12,725.57)	(12,725.58)	(12,725.59)	(12,725.57)	(12,725.57)	(850.00)	(11,585.92)	(11,585.92)	(11,585.92)	(850.00)	(125,536.78)
Repairs and Maintenance	(1,271.83)	(230.00)	(1,969.12)	(1,520.35)	(1,701.35)	(1,390.18)	(605.00)	(2,933.59)	(1,348.83)	(2,055.63)	(1,899.01)	(3,031.23)	(19,956.12)
Security Officers Expenses	-	-	(150.00)	(600.00)	(525.00)	(600.00)	(600.00)	(525.00)	(300.00)	(525.00)	(450.00)	(450.00)	(4,725.00)
Security System Digital Witness	(158.82)	(150.00)	(75.00)	(147.45)	-	-	(147.45)	-	(441.00)	(147.45)	-	-	(1,267.17)
Taxes and Licenses	-	-	-	-	-	(486.62)	(75.00)	-	-	-	-	-	(561.62)
Taxes:Corporate Taxes	-	-	-	-	-	-	-	-	-	(10.00)	-	-	(10.00)
Taxes:Payroll Taxes	(3,787.93)	(2,937.40)	(3,248.11)	(3,892.71)	(3,157.66)	(3,192.34)	(4,377.77)	-	(3,586.76)	(7,721.61)	(4,117.26)	(4,310.88)	(44,330.43)
Taxes:Property Tax	(298.72)	(193.68)	-	-	-	-	-	-	-	-	-	-	(492.40)
Telecommunications	(746.44)	(240.67)	(239.84)	(239.84)	(239.84)	(483.57)	-	(239.99)	(1,602.53)	(573.10)	(232.55)	(778.32)	(5,616.69)
Utilities	(2,130.24)	(2,520.08)	(2,253.12)	(2,501.23)	(2,815.36)	(2,378.79)	(2,335.00)	(2,901.79)	(2,120.13)	(3,538.15)	(2,620.47)	(2,317.47)	(30,431.83)
Vendor's Compensation	124.66	124.34	127.37	125.56	127.88	127.35	126.70	128.90	122.58	120.80	112.64	110.83	1,479.61

FOR INTERNAL MANAGEMENT USE ONLY



**Income Statement**  
6420 Roswell Rd  
For the month ended 31 December 2017

	Dec-17	Nov-17	Oct-17	Sep-17	Aug-17	Jul-17	Jun-17	May-17	Apr-17	Mar-17	Feb-17	Jan-17	YTD
Wages & Salaries	(29,656.60)	(22,176.40)	(23,650.00)	(28,648.41)	(23,059.59)	(22,158.90)	(29,760.00)	(22,690.19)	(24,056.70)	(30,803.90)	(24,408.83)	(22,471.15)	(303,540.67)
<b>Total Other Income and Expen</b>	<b>(79,390.41)</b>	<b>(65,653.04)</b>	<b>(77,982.30)</b>	<b>(67,545.42)</b>	<b>(75,096.72)</b>	<b>(74,053.85)</b>	<b>(79,486.76)</b>	<b>(55,666.84)</b>	<b>(65,738.12)</b>	<b>(92,051.16)</b>	<b>(68,939.09)</b>	<b>(60,202.99)</b>	<b>(861,806.70)</b>
<b>Net Income / (Loss) before Ta:</b>	<b>(22,756.11)</b>	<b>16,041.56</b>	<b>(4,124.64)</b>	<b>9,948.80</b>	<b>3,388.10</b>	<b>(2,646.92)</b>	<b>(2,156.44)</b>	<b>19,149.75</b>	<b>1,610.17</b>	<b>(9,542.28)</b>	<b>(12,364.69)</b>	<b>(6,032.39)</b>	<b>(9,485.09)</b>
<b>Net Income</b>	<b>(22,756.11)</b>	<b>16,041.56</b>	<b>(4,124.64)</b>	<b>9,948.80</b>	<b>3,388.10</b>	<b>(2,646.92)</b>	<b>(2,156.44)</b>	<b>19,149.75</b>	<b>1,610.17</b>	<b>(9,542.28)</b>	<b>(12,364.69)</b>	<b>(6,032.39)</b>	<b>(9,485.09)</b>
<b>Total Comprehensive Income</b>	<b>(22,756.11)</b>	<b>16,041.56</b>	<b>(4,124.64)</b>	<b>9,948.80</b>	<b>3,388.10</b>	<b>(2,646.92)</b>	<b>(2,156.44)</b>	<b>19,149.75</b>	<b>1,610.17</b>	<b>(9,542.28)</b>	<b>(12,364.69)</b>	<b>(6,032.39)</b>	<b>(9,485.09)</b>

FOR INTERNAL MANAGEMENT USE ONLY





P.O. Box 15284  
Wilmington, DE 19850

Bus Platinum Privileges



#### Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

AI 0 172 916 459 019184 #@01 AV 0.373  
FLASHERS  
PAYROLL ACCOUNT  
875 OLD ROSWELL RD STE B300  
ROSWELL, GA 30076-8607

## Your Business Fundamentals Checking Bus Platinum Privileges

for December 1, 2017 to December 31, 2017

FLASHERS PAYROLL ACCOUNT

Account number: 3340 4391 9125

### Account summary

Beginning balance on December 1, 2017	\$100.00
Deposits and other credits	0.00
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-15.00
<b>Ending balance on December 31, 2017</b>	<b>\$85.00</b>

# of deposits/credits: 0

# of withdrawals/debits: 1

# of items-previous cycle<sup>1</sup>: 0

# of days in cycle: 31

Average ledger balance: \$85.00

<sup>1</sup>Includes checks paid, deposited items & other debits



Online Banking  
**TIP OF  
THE MONTH**

## Dreading the shredding?

Go **paperless** and make a statement.

- Eliminate storing and shredding
- Get email reminders that link to your statements
- View and download business statements anytime

Just log in to Online Banking, and click on **Profiles & Settings** (in the upper right, next to **Sign Out**).  
To enroll in Online Banking, visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

©2017 Bank of America Corporation. | AR6FCKFN | SSM-06-17 0139.A

Bank of America Business Advantage





## Your checking account



FLASHERS | Account # 3340 4391 9125 | December 1, 2017 to December 31, 2017

### Service fees

Based on the activity on your business accounts for the statement period ending 11/30/17, a Monthly Fee was charged for your Business Fundamentals checking account (Primary). You can avoid the fee in the future by meeting one of the requirements below:

At least one of the following occurred

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$250+ in new net purchases on a linked Business credit card
- ☐ \$3,000+ minimum daily balance in primary checking account
- ☐ \$5,000+ average monthly balance in primary checking account
- ☐ \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
12/01/17	Monthly Fee for Business Fundamentals	-15.00
<b>Total service fees</b>		<b>-\$15.00</b>

Note your Ending Balance already reflects the subtraction of Service Fees.

### Daily ledger balances

Date	Balance (\$)
12/01	85.00

**Bank of America Business Advantage**

**Thank you for your business.  
Here's to your continued success.**

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0542A





P.O. Box 15284  
Wilmington, DE 19850

## Bus Platinum Privileges



### Customer service information

1.888.BUSINESS (1.888.287.4637)

[bankofamerica.com](http://bankofamerica.com)

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

AI 0 172 997 778 003193 #02 AB 0.403

OWNO ROSWELL RD INC  
DBA FLASHERS  
875 OLD ROSWELL RD STE B300  
ROSWELL, GA 30076-8607

## Your Business Fundamentals Checking Bus Platinum Privileges

for December 1, 2017 to December 31, 2017

OWNO ROSWELL RD INC DBA FLASHERS

Account number: 0033 4646 8096

### Account summary

Beginning balance on December 1, 2017	\$34,735.37
Deposits and other credits	73,578.50
Withdrawals and other debits	-24,346.10
Checks	-73,426.81
Service fees	-172.20
<b>Ending balance on December 31, 2017</b>	<b>\$10,368.76</b>

# of deposits/credits: 102

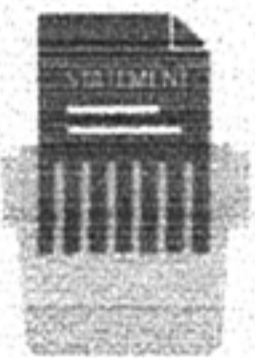
# of withdrawals/debits: 189

# of items-previous cycle<sup>1</sup>: 135

# of days in cycle: 31

Average ledger balance: \$21,110.78

<sup>1</sup>Includes checks paid, deposited items & other debits



Online Banking  
**TIP OF  
THE MONTH**

## Dreading the shredding?

**Go paperless** and make a statement.

- Eliminate storing and shredding
- Get email reminders that link to your statements
- View and download business statements anytime

Just log in to Online Banking, and click on **Profiles & Settings** (in the upper right, next to **Sign Out**).

To enroll in Online Banking, visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

©2017 Bank of America Corporation. | AR6FCKFN | SSM-06-17-0139.A

Bank of America Business Advantage





Your checking account



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

## Deposits and other credits

Date	Description	Amount
12/01/17	Deposit	853.00
12/01/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	478.00
12/01/17	Deposit	270.00
12/01/17	Deposit	265.00
12/04/17	Deposit	1,828.00
12/04/17	Deposit	1,241.00
12/04/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	912.00
12/04/17	Deposit	641.00
12/04/17	Deposit	465.00
12/04/17	Deposit	395.00
12/04/17	Deposit	281.00
12/05/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,996.00
12/05/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,652.60
12/05/17	Deposit	546.00
12/05/17	Deposit	185.00
12/05/17	Deposit	29.00
12/06/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,323.50
12/06/17	Deposit	887.00
12/06/17	Deposit	259.00
12/06/17	Deposit	140.00
12/07/17	Deposit	998.00

continued on the next page

Bank of America Business Advantage



Thank you for your business.  
Here's to your continued success.

We're committed to finding the smartest path to long-term growth for your business.

Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0642A



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

**Deposits and other credits - continued**

Date	Description	Amount
12/07/17	Deposit	325.00
12/07/17	Deposit	299.00
12/07/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	291.00
12/08/17	Deposit	1,439.00
12/08/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	791.00
12/08/17	Deposit	540.00
12/08/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	476.00
12/08/17	Deposit	411.00
12/08/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	146.00
12/11/17	Deposit	2,038.00
12/11/17	Deposit	638.00
12/11/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	364.00
12/11/17	Deposit	310.00
12/11/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	268.80
12/11/17	BKOFAMERICA ATM 12/09 #000007653 DEPOSIT SANDY SPRINGS ATLANTA GA	214.00
12/11/17	Deposit	50.00
12/11/17	BKOFAMERICA ATM 12/09 #000007655 DEPOSIT SANDY SPRINGS ATLANTA GA	40.00
12/12/17	Deposit	718.00
12/12/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	520.00
12/12/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	414.00
12/12/17	Deposit	250.00
12/12/17	Deposit	141.00
12/13/17	Deposit	4,100.00
12/13/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,679.00
12/13/17	Deposit	319.00
12/13/17	Deposit	225.00
12/13/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	190.00
12/13/17	Deposit	158.00
12/13/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	110.00

continued on the next page





Your checking account



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

## Deposits and other credits - continued

Date	Description	Amount
12/14/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,554.00
12/14/17	Deposit	1,134.00
12/14/17	Deposit	353.00
12/15/17	BKOFAMERICA ATM 12/15 #000007342 DEPOSIT ROSWELL ROSWELL GA	3,650.60
12/15/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,021.00
12/15/17	Deposit	606.00
12/15/17	Deposit	605.00
12/15/17	Deposit	515.00
12/18/17	Deposit	1,518.00
12/18/17	Deposit	1,454.00
12/18/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,098.00
12/18/17	Deposit	700.00
12/18/17	Deposit	488.00
12/18/17	Deposit	468.00
12/18/17	Deposit	155.00
12/19/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,974.00
12/19/17	Deposit	817.00
12/19/17	Deposit	190.00
12/19/17	Deposit	96.00
12/20/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	809.00
12/20/17	Deposit	637.00
12/20/17	Deposit	245.00
12/20/17	Deposit	229.00
12/21/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,834.00
12/21/17	Deposit	524.00
12/21/17	Deposit	380.00
12/21/17	Deposit	96.00
12/22/17	Deposit	1,752.00
12/22/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,521.00

continued on the next page



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

**Deposits and other credits - continued**

Date	Description	Amount
12/22/17	Deposit	392.00
12/22/17	Deposit	300.00
12/26/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	1,325.00
12/26/17	Deposit	1,305.00
12/26/17	BKOFAMERICA ATM 12/23 #000009433 DEPOSIT SANDY SPRINGS ATLANTA GA	1,106.00
12/26/17	Deposit	1,000.00
12/26/17	Deposit	640.00
12/26/17	BKOFAMERICA ATM 12/23 #000009435 DEPOSIT SANDY SPRINGS ATLANTA GA	600.00
12/26/17	Deposit	480.00
12/26/17	Deposit	345.00
12/26/17	Deposit	194.00
12/26/17	Deposit	20.00
12/27/17	Deposit	1,043.00
12/27/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	727.00
12/27/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	413.00
12/27/17	Deposit	330.00
12/27/17	Deposit	43.00
12/28/17	Deposit	1,230.00
12/28/17	Deposit	301.00
12/28/17	MERCH SVC DES:BKCRD DEP ID:XXXXXXXXXX02494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	39.00
12/29/17	Deposit	1,638.00
12/29/17	Deposit	440.00
12/29/17	Deposit	134.00
<b>Total deposits and other credits</b>		<b>\$73,578.50</b>

**Withdrawals and other debits**

Date	Description	Amount
12/01/17	PAYCHEX TPS DES:TAXES ID:73998200000228X INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-3,192.04
12/04/17	MERCH SVC DES:BKCRD FEES ID:899000003202494 INDN:6420 ROSWELL RD CO ID:1246827607 CCD	-1,341.41
12/04/17	PAYCHEX EIB DES:INVOICE ID:X74006800013734 INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-224.13
12/08/17	PAYCHEX TPS DES:TAXES ID:74094000000213X INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-2,700.19

continued on the next page





Your checking account



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

## Withdrawals and other debits - continued

Date	Description	Amount
12/11/17	PAYCHEX EIB DES:INVOICE ID:X74104700012915 INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-209.01
12/13/17	GW Roswell-Licen DES:HARRY FRE ID:fFghPYvKqdoWWCa INDN:HARRY FREESE CO ID:9-00000198 WEB	-150.00
12/13/17	GW Service-Fee DES:HARRY FRE ID:QdKBqeeQblxmFKC INDN:HARRY FREESE CO ID:9-00000116 WEB	-1.50
12/15/17	SPEEDPAY DES:Pay SIUPRE ID:11577852 INDN:FLASHERS (6420 ROSWELL CO ID:9679022002 PPD	-3,132.65
12/15/17	PAYCHEX TPS DES:TAXES ID:74197800000337X INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-2,546.50
12/18/17	PAYCHEX EIB DES:INVOICE ID:X74209400013324 INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-205.23
12/21/17	GEORGIA ITS TAX DES:GA TX PYMT ID:23348448 INDN:FLASHERS CO ID:2586002015 CCD	-5,117.37
12/22/17	PAYCHEX TPS DES:TAXES ID:74300800000270X INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-2,786.21
12/26/17	PAYCHEX EIB DES:INVOICE ID:X74310700009248 INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-211.29
12/29/17	PAYCHEX TPS DES:TAXES ID:74388000000489X INDN:6420 ROSWELL ROAD INC CO ID:1161124166 CCD	-2,528.57
<b>Total withdrawals and other debits</b>		<b>-\$24,346.10</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
12/29/17	56857	-17.00	12/04/17	57029*	-68.00
12/07/17	56982*	-100.00	12/11/17	57030	-170.00
12/01/17	57018*	-825.00	12/04/17	57031	-136.00
12/04/17	57019	-187.49	12/07/17	57032	-825.00
12/01/17	57020	-273.46	12/01/17	57033	-919.21
12/13/17	57021	-11,875.57	12/01/17	57034	-707.97
12/20/17	57022	-298.72	12/01/17	57035	-1,080.53
12/05/17	57023	-158.82	12/04/17	57036	-232.85
12/05/17	57024	-171.00	12/04/17	57037	-447.15
12/04/17	57025	-70.63	12/04/17	57038	-801.87
12/08/17	57026	-102.00	12/14/17	57039	-850.00

continued on the next page



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

## Checks - continued

Date	Check #	Amount	Date	Check #	Amount
12/05/17	57040	-3,000.00	12/29/17	57116	-110.14
12/05/17	57041	-33.45	12/29/17	57117	-1,039.71
12/11/17	57042	-238.00	12/21/17	80481*	-36.46
12/11/17	57043	-102.00	12/26/17	80509*	-34.14
12/06/17	57045*	-1,092.25	12/07/17	80521*	-147.83
12/08/17	57046	-385.00	12/05/17	80533*	-10.55
12/08/17	57047	-387.27	12/11/17	80560*	-21.53
12/11/17	57048	-559.72	12/18/17	80563*	-207.78
12/11/17	57049	-383.76	12/04/17	80573*	-147.84
12/11/17	57050	-884.31	12/11/17	80585*	-7.07
12/12/17	57051	-372.28	12/20/17	80586	-34.85
12/11/17	57052	-762.18	12/04/17	80598*	-147.85
12/12/17	57056*	-2,000.00	12/20/17	80610*	-33.31
12/15/17	57057	-416.66	12/07/17	80612*	-179.26
12/15/17	57059*	-1,047.22	12/07/17	80616*	-130.88
12/15/17	57060	-521.17	12/04/17	80622*	-147.84
12/15/17	57062*	-1,664.63	12/04/17	80633*	-35.22
12/18/17	57064*	-232.85	12/20/17	80634	-34.15
12/18/17	57066*	-811.74	12/07/17	80643*	-124.96
12/18/17	57067	-246.75	12/05/17	80646*	-96.00
12/15/17	57071*	-1,300.00	12/26/17	80648*	-83.43
12/15/17	57072	-383.76	12/01/17	80651*	-393.80
12/18/17	57074*	-2,000.00	12/01/17	80652	-602.47
12/27/17	57077*	-3,251.29	12/01/17	80654*	-607.85
12/26/17	57078	-50.00	12/04/17	80655	-60.86
12/22/17	57079	-305.74	12/07/17	80657*	-10.99
12/26/17	57084*	-246.75	12/26/17	80658	-12.29
12/22/17	57085	-916.10	12/18/17	80660*	-179.26
12/26/17	57086	-1,000.62	12/18/17	80661	-207.78
12/22/17	57087	-1,088.47	12/04/17	80664*	-84.70
12/26/17	57089*	-232.85	12/04/17	80665	-99.69
12/26/17	57091*	-34.00	12/04/17	80666	-93.99
12/26/17	57092	-51.00	12/05/17	80667	-410.31
12/26/17	57095*	-102.00	12/01/17	80668	-184.88
12/26/17	57096	-221.00	12/05/17	80669	-293.74
12/27/17	57097	-221.00	12/01/17	80670	-415.59
12/26/17	57098	-136.00	12/05/17	80671	-96.01
12/28/17	57099	-1,545.86	12/04/17	80672	-107.92
12/27/17	57100	-1,541.97	12/04/17	80673	-184.89
12/29/17	57105*	-136.00	12/06/17	80674	-128.85
12/29/17	57115*	-854.52	12/05/17	80675	-107.15

continued on the next page





Your checking account



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

## Checks - continued

Date	Check #	Amount
12/04/17	80676	-146.07
12/05/17	80677	-36.30
12/06/17	80678	-220.14
12/01/17	80679	-175.64
12/18/17	80680	-393.80
12/08/17	80681	-602.46
12/11/17	80683*	-607.85
12/11/17	80684	-60.86
12/12/17	80685	-55.34
12/21/17	80686	-33.21
12/18/17	80687	-84.69
12/11/17	80689*	-84.69
12/12/17	80690	-248.64
12/11/17	80691	-99.62
12/12/17	80692	-281.88
12/11/17	80693	-85.73
12/15/17	80694	-124.97
12/12/17	80695	-229.56
12/11/17	80696	-415.59
12/26/17	80697	-69.73
12/22/17	80698	-147.84
12/11/17	80699	-128.80
12/18/17	80700	-107.15
12/11/17	80701	-36.94
12/11/17	80702	-110.49
12/12/17	80703	-36.11
12/13/17	80704	-250.68
12/18/17	80705	-393.80
12/18/17	80706	-602.47
12/15/17	80708*	-607.85
12/18/17	80709	-60.86
12/18/17	80710	-118.37
12/18/17	80713*	-150.68
12/18/17	80715*	-84.70
12/19/17	80717*	-160.61

Date	Check #	Amount
12/18/17	80718	-281.88
12/18/17	80719	-107.93
12/21/17	80720	-65.71
12/19/17	80721	-229.56
12/15/17	80722	-415.59
12/26/17	80723	-75.45
12/22/17	80724	-147.84
12/20/17	80725	-128.79
12/18/17	80726	-69.73
12/18/17	80727	-110.49
12/18/17	80728	-189.50
12/22/17	80729	-393.80
12/22/17	80730	-602.46
12/22/17	80732*	-607.85
12/26/17	80733	-60.86
12/26/17	80739*	-118.36
12/26/17	80740	-163.09
12/29/17	80741	-62.67
12/27/17	80742	-281.88
12/26/17	80743	-129.32
12/28/17	80744	-124.97
12/28/17	80745	-229.56
12/22/17	80746	-415.59
12/28/17	80747	-53.08
12/29/17	80749*	-128.80
12/28/17	80750	-128.73
12/28/17	80751	-36.94
12/26/17	80752	-110.49
12/27/17	80753	-36.10
12/27/17	80754	-307.83
12/29/17	80756*	-602.47
12/29/17	80758*	-607.85
12/29/17	80767*	-62.67
12/29/17	80772*	-415.59
12/26/17	570090*	-697.00

Total checks - \$73,426.81

Total # of checks 174

\* There is a gap in sequential check numbers



OWNO ROSWELL RD INC | Account # 0033 4646 8096 | December 1, 2017 to December 31, 2017

## Service fees

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 11/30/17:

At least one of the following occurred

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$250+ in new net purchases on a linked Business credit card
- ☒ \$3,000+ minimum daily balance in primary checking account
- ☒ \$5,000+ average monthly balance in primary checking account
- ☒ \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
12/01/17	Cash Deposit Processing	-172.20
<b>Total service fees</b>		<b>-\$172.20</b>

*Note your Ending Balance already reflects the subtraction of Service Fees.*

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
12/01	27,050.73	12/12	27,004.86	12/21	18,627.53
12/04	28,047.33	12/13	21,508.11	12/22	15,180.63
12/05	28,042.60	12/14	23,699.11	12/26	18,355.96
12/06	29,210.86	12/15	17,935.71	12/27	15,271.89
12/07	29,604.94	12/18	16,969.27	12/28	14,722.75
12/08	29,231.02	12/19	19,656.10	12/29	10,368.76
12/11	28,185.67	12/20	21,046.28		





P.O. Box 15284  
Wilmington, DE 19850

OWNO ROSWELL RD INC DBA  
FLASHERS  
875 OLD ROSWELL RD STE B300  
ROSWELL, GA 30076-8607

Bus Platinum Privileges

Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Your Business Economy Checking  
Bus Platinum Privileges

for December 1, 2017 to December 31, 2017

Account number: 0000 9015 6420

OWNO ROSWELL RD INC DBA FLASHERS

Account summary

Beginning balance on December 1, 2017	\$81.49	# of deposits/credits: 0
Deposits and other credits	0.00	# of withdrawals/debits: 2
Withdrawals and other debits	-35.20	# of deposited items: 0
Checks	-0.00	# of days in cycle: 31
Service fees	-15.00	Average ledger balance: \$53.10
Ending balance on December 31, 2017	\$31.29	

Bank of America Business Advantage



Dreading the shredding?

Go paperless and make a statement.

- Eliminate storing and shredding
- Get email reminders that link to your statements
- View and download business statements anytime

Online Banking  
TIP OF  
THE MONTH

Just log in to Online Banking, and click on **Profiles & Settings** (in the upper right, next to **Sign Out**).  
To enroll in Online Banking, visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

©2017 Bank of America Corporation. | AR6FCKFN | SSM-06-17-0139.B



## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

**Bank of America, N.A. Member FDIC and**



**Equal Housing Lender**





## Your checking account

OWNO ROSWELL RD INC DBA | Account # 0000 9015 6420 | December 1, 2017 to December 31, 2017

### Withdrawals and other debits

Date	Description	Amount
12/07/17	CTS HOLDINGS,LLC DES:SETTLEMENT ID:026669100011205 INDN:6420 ROSWELL ROAD CO ID:1200675870 CCD	-35.20
<b>Total withdrawals and other debits</b>		<b>-\$35.20</b>

### Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$105.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**To help avoid overdraft and returned item fees, you can set up:**

Customized alerts – get email or text message alerts (footnote 1) to let you know if your balance is low

Overdraft Protection – enroll to help protect yourself from overdrafts and declined transactions

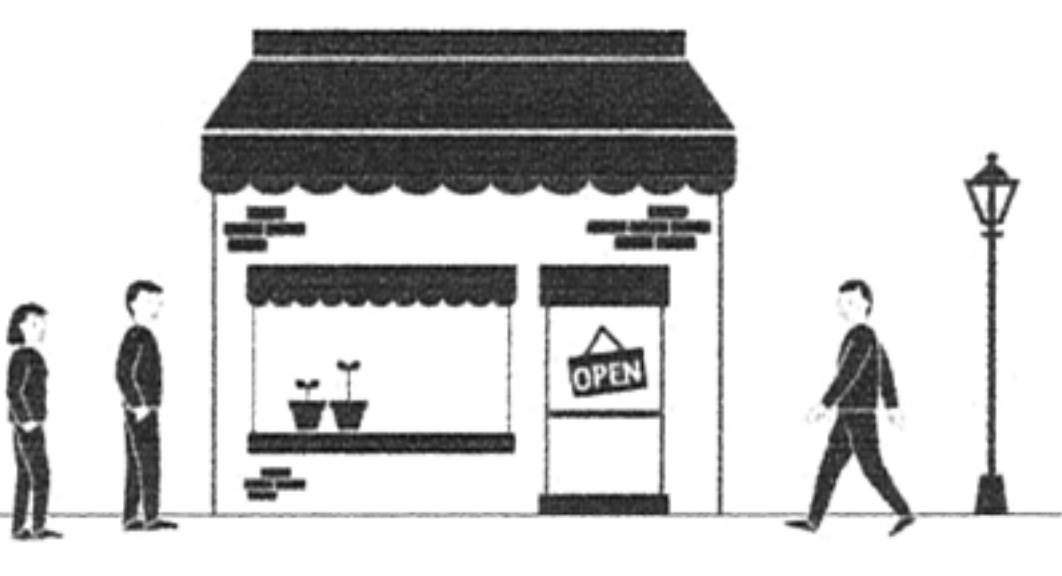
To enroll, go to [bankofamerica.com/online](http://bankofamerica.com/online), call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

Date	Transaction description	Amount
12/29/17	Monthly Maintenance Fee	-15.00
<b>Total service fees</b>		<b>-\$15.00</b>

Note your Ending Balance already reflects the subtraction of Service Fees.

#### Bank of America Business Advantage



**Thank you for your business.  
Here's to your continued success.**

We're committed to finding the smartest path to long-term growth for your business.

Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0642.B



Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
12/01	81.49	12/07	46.29	12/29	31.29